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February 12, 2009

Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
One Bowling Green, Room 610
New York, NY 10004

RE: Delphi Corp Case # 05-44481
Document # 14705 "Salaried OPEB Termination Motion" to cancel OPEB (health insurance benefits) for all retirees

Please copy to all interested parties to this action.

Dear Judge Drain:

This letter is to express my objection to the Motion Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation. I am the wife of one of those retirees who worked 38 years 8 months for GM/Delphi.

This document states the first notification to retirees of Delphi Corporation that Delphi wants the Court to approve the dissolution and elimination of the legal agreement to provide health benefits for myself and my spouse previously agreed to continue until my spouse reached the age of 65 years and eligible to participate in Medicare. As this only was made known to us via overnight letter on February 5, 2009 and gave us a mere twelve days to file our objections, this is the objection.

As mentioned above, the option at age 65 years to cease medical coverage was a change – alteration to the initial agreement of retirement, and the Motion is the second change that removes the health benefit from Delphi's responsibility completely. That option was not included in any retirement rules he agreed to at any time.

As my husband financially contributed to his retirement funds the majority of his career at GM/Delphi, the Courts when deciding disposition of the Delphi bankruptcy should not assume they have the authority to accommodate the debtor by 'helping' reduce bona fide obligations of the debtor. Just because they (Delphi) have problems meeting their financial obligations due to poor sales and management, the resolution to their problems should not be passed through to retirees to whom previous profitable years were made possible through the work, contributions and sacrifices of the same retirees that are being forced to accept 'adjustments' to the agreements made.

It is my belief that there are other ways to resolve the Delphi's bankruptcy and still retain the promised health care for retirees. Please consider the damage to our lives when the decision to rule on the Motion is made. Believe me, the cost of our health care is not what is crippling the profitability of Delphi or GM. Place the remedy where it will accomplish the most benefit, not the retirees' health coverage.

We ask you to rule against this motion.

Respectfully yours,
Karen L. Murray
432 Greenglade Avenue
Worthington, Oh 43085
1.614.885.4649 phone